

Remarks/Arguments

Claims 1-55 are and will continue to be pending in this application. Claim 1 stands allowed. No claims have been amended at this time. A fee for a one month extension is included herewith.

Applicant notes that claim 1 has been allowed. Applicant further notes that claims 7-17, 19-22, 26-28, 35-45 and 47-50 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form. Applicant appreciates the Examiner's consideration and willingness to move this application forward towards allowance.

Applicant has herewith submitted new, formal drawings to replace the informal drawings previously included with the application. The replacement drawings are appropriately labeled, "Replacement Sheet" as required. In addition, Figures 10-14, 16, 18, 24-27 and 30 have been altered slightly. The original drawings were inadvertently submitted including confidential information of the assignee of the present application. This confidential information consists of information regarding customers and employees of the assignee. In at least some cases, public disclosure of this information is restricted by law. These drawings are nearly identical in every respect, save that the information in question has been replaced with made-up example information to protect the privacy of employees and customers of the assignee. No new matter has been added and the information changed is not germane to illustrating any of the inventive concepts disclosed in the application. A petition to expunge the original figures with the confidential information will be filed separately with the Office of Petitions.

The Examiner has rejected claims 2-6, 18, 23-25, 29-34, 46 and 51-55 under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,678,046 to Cahill et al. ("Cahill"). Applicant respectfully traverses this rejection. In order for a rejection of a claim in view of a specified reference under Section 102 to stand, every element of the claim must be found in the reference. Additionally, for a proper rejection under Section 102, the Examiner must demonstrate that the identical invention is "shown in as complete detail as contained in the ... claim," and that the elements are "arranged as required by the claim." M.P.E.P. § 2131. The Examiner has failed to meet this burden.

Applicant's invention, as claimed, provides universal access to information repositories without regard to the location of the repositories or whether or not the repositories are format

compatible with each other or other systems. Similarly, a variety of types of client applications can be used. Applicant's invention provides this functionality by using an object-oriented interface. Such an interface insulates client applications from implementation specific requirements of the various information repositories. Applicant's independent claims all recite access by one of "a plurality of disparate types of applications" to one of "a plurality of disparate financial information repositories." There is no such teaching in Cahill. Cahill discloses a unitary check image archive system with a single type of information repository and a single type of customer workstation for accessing that repository. The Examiner has pointed to col. 4, lines 35-40 for a recitation regarding access by one of the plurality of disparate types of client applications. However, this portion of Cahill merely discusses using a windowed graphical user interface consistent with industry standard office automation and computer workstations. This portion of Cahill teaches directly away from Applicant's claim recitations.

The Examiner has looked to col. 5, lines 25-45 of Cahill as disclosing teaching regarding accessing a repository from a plurality of disparate information repositories. This portion of Cahill is completely devoid of any discussion of the nature or type of information repositories with which the system disclosed or any other information systems can be used.

All dependent claims rejected herein under Section 102 incorporate the above-discussed recitations through dependency. Applicant submits therefore that all claims in the present application are patentably distinguishable from Cahill for at least these reasons.

Applicants believe they have responded to all of the concerns raised by the Examiner. Reconsideration of this application is hereby requested.

Respectfully submitted,



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